Figure 1A

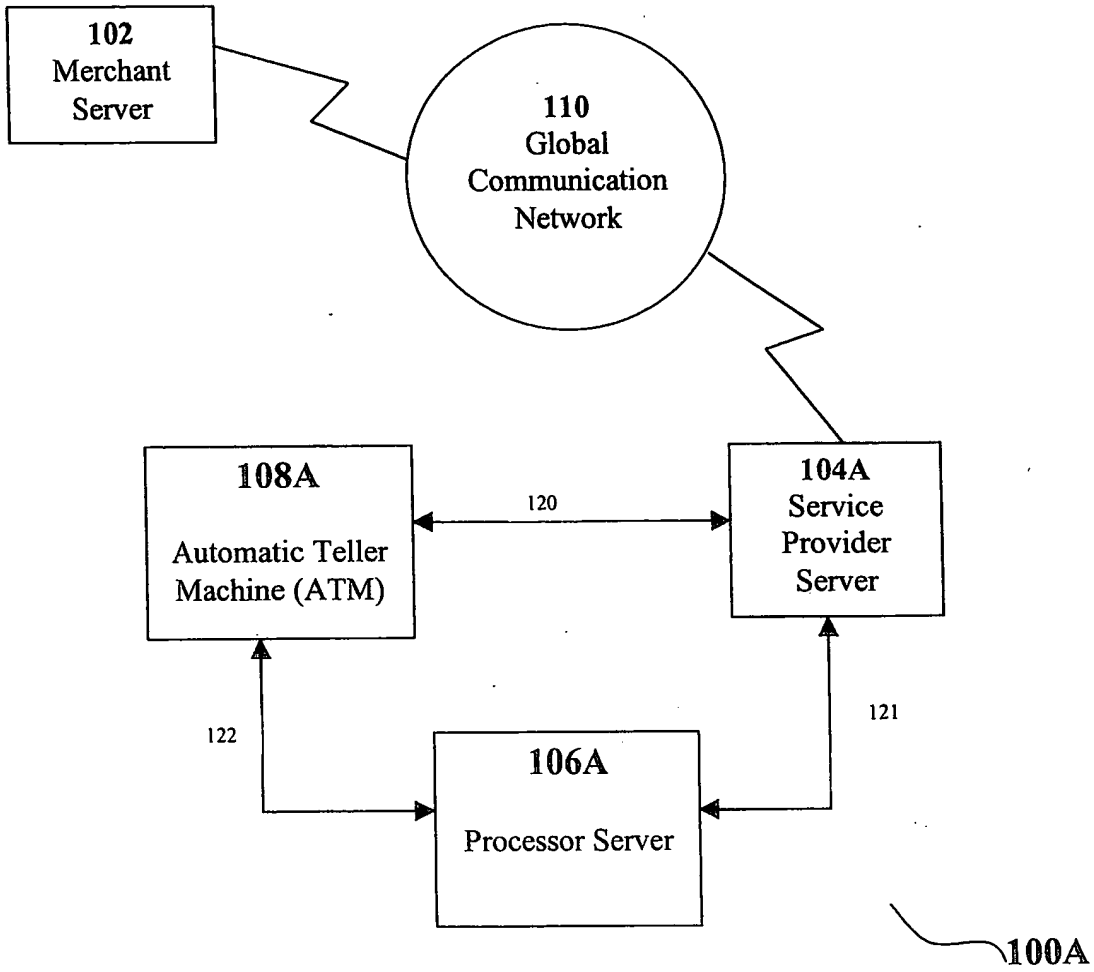

102
Merchant
Server
110
Global
Communication
Network
108A
Automatic Teller
Machine (ATM)
120
104A
Service
Provider
Server
122
121
106A
Processor Server
100A

Figure 1B

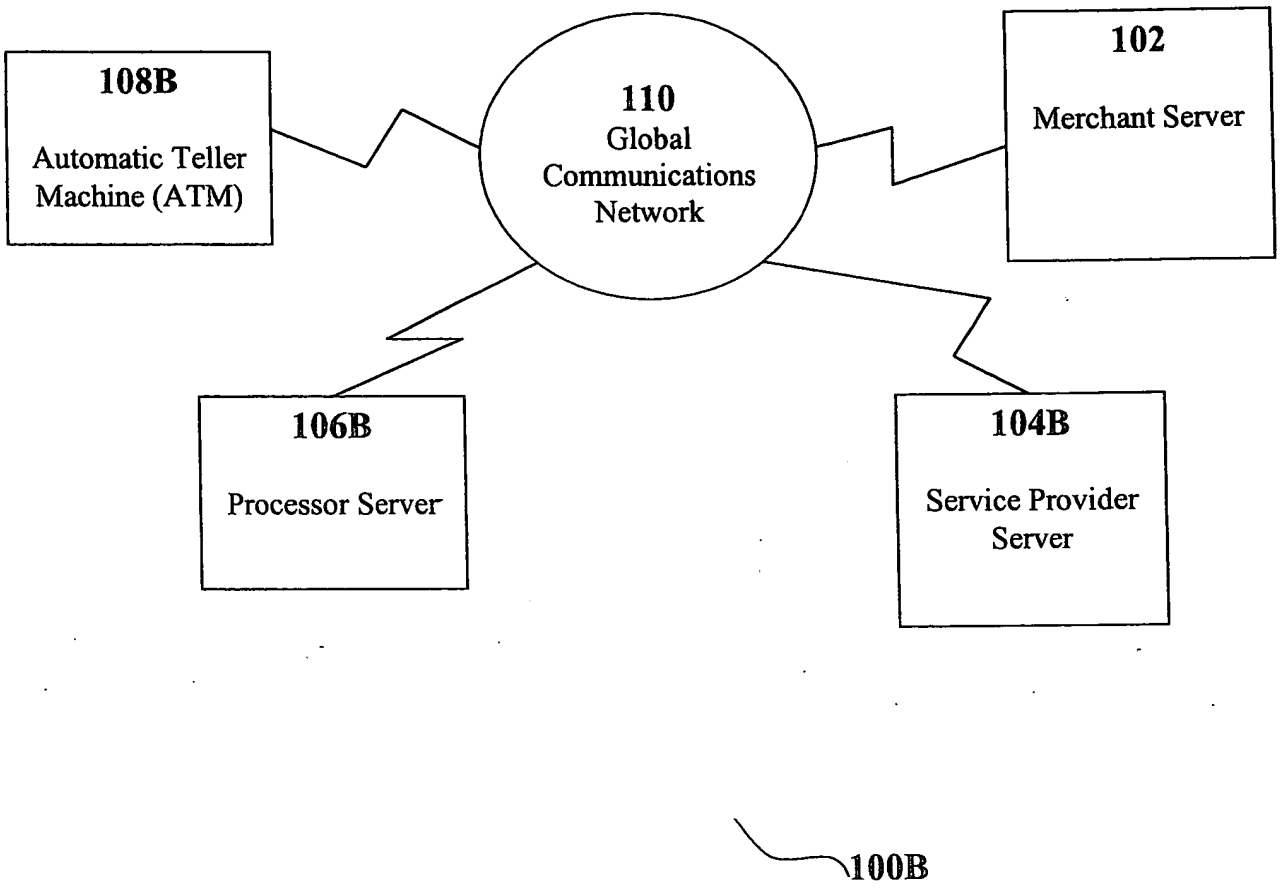

108B
Automatic Teller Machine (ATM)
110
Global Communications Network
102
Merchant Server
106B
Processor Server
104B
Service Provider Server
100B

Figure 2

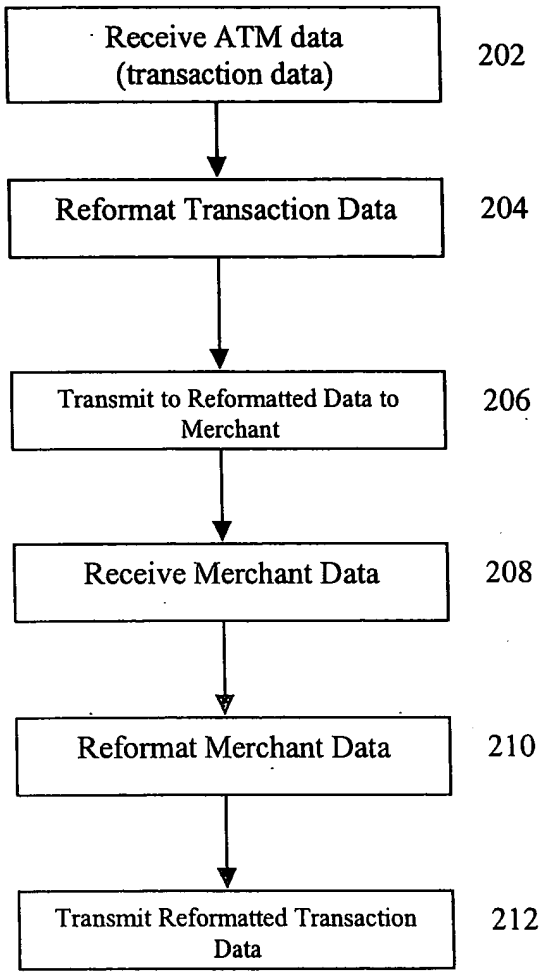

Receive ATM data (transaction data)
202
Reformat Transaction Data
204
Transmit to Reformatted Data to Merchant
206
Receive Merchant Data
208
Reformat Merchant Data
210
Transmit Reformatted Transaction Data
212

FIGURE 3A

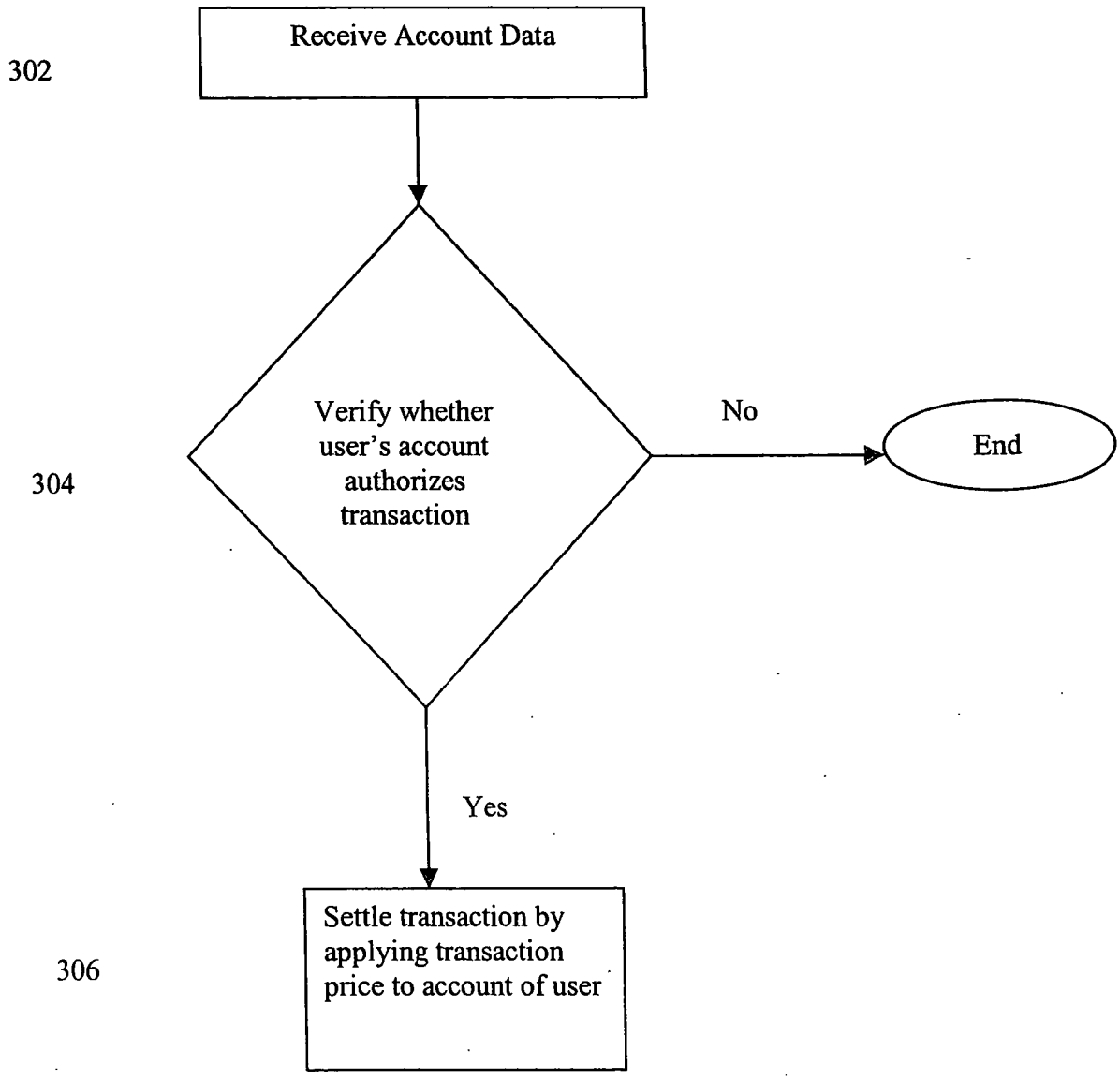

302
Receive Account Data
304
Verify whether user's account authorizes transaction
No
End
Yes
306
Settle transaction by applying transaction price to account of user

FIGURE 3B

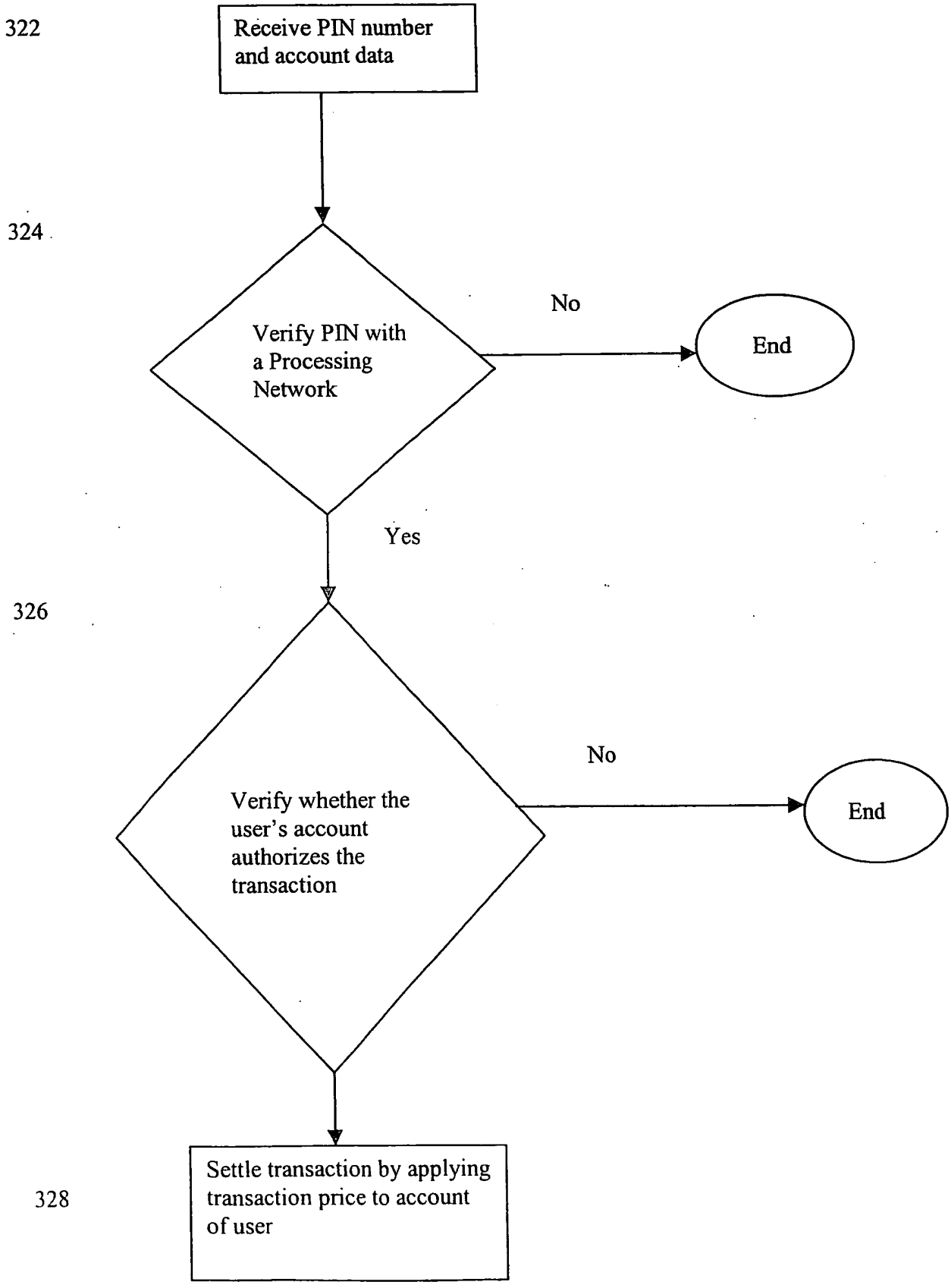
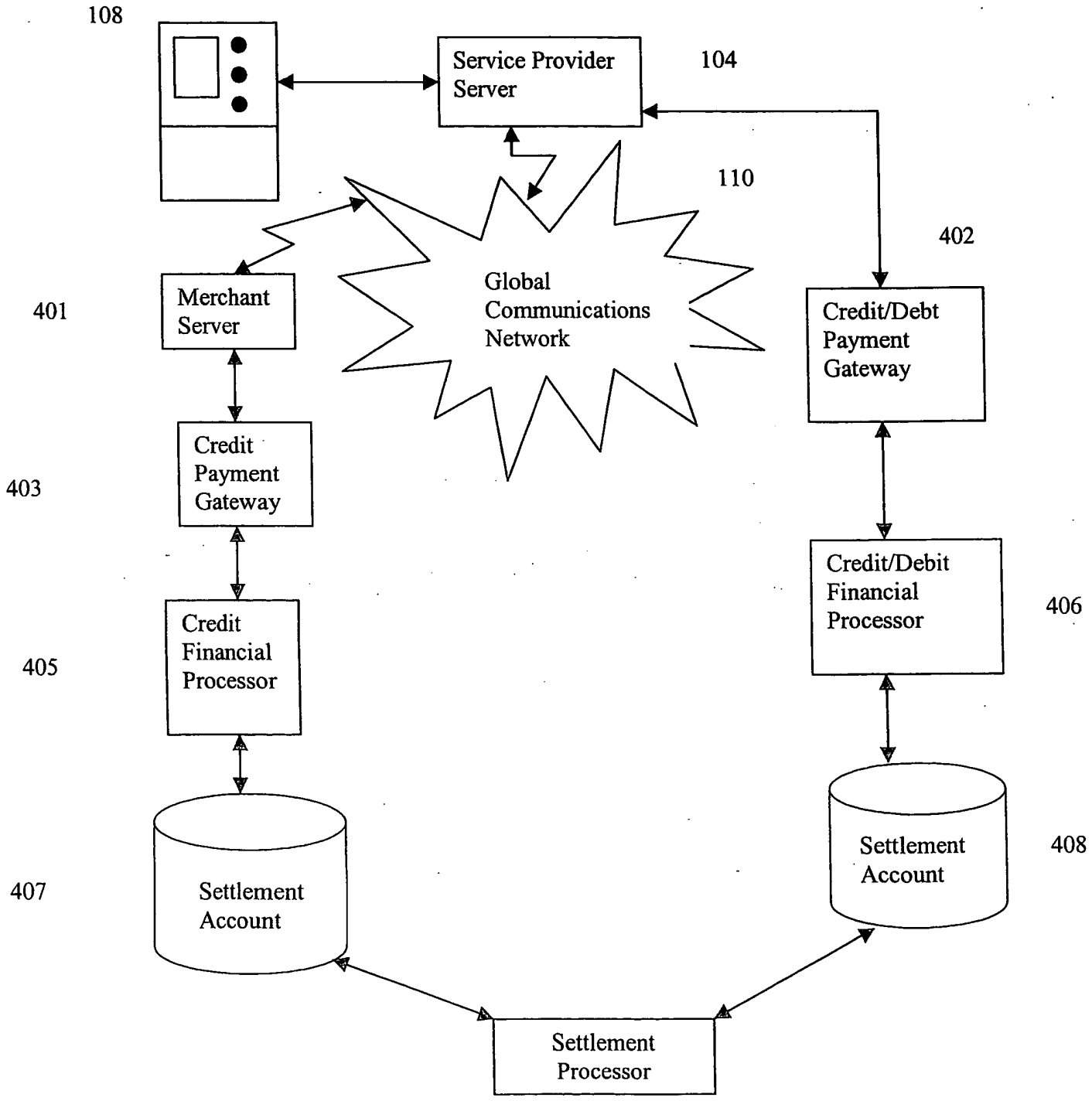

322
Receive PIN number and account data
324
Verify PIN with a Processing Network
No
End
Yes
326
Verify whether the user's account authorizes the transaction
No
End
328
Settle transaction by applying transaction price to account of user

FIGURE 4


108
Service Provider Server
104
110
402
Merchant Server
401
Global Communications Network
Credit/Debt Payment Gateway
Credit Payment Gateway
403
Credit/Debit Financial Processor
406
Credit Financial Processor
405
Settlement Account
408
407
Settlement Account
Settlement Processor
410

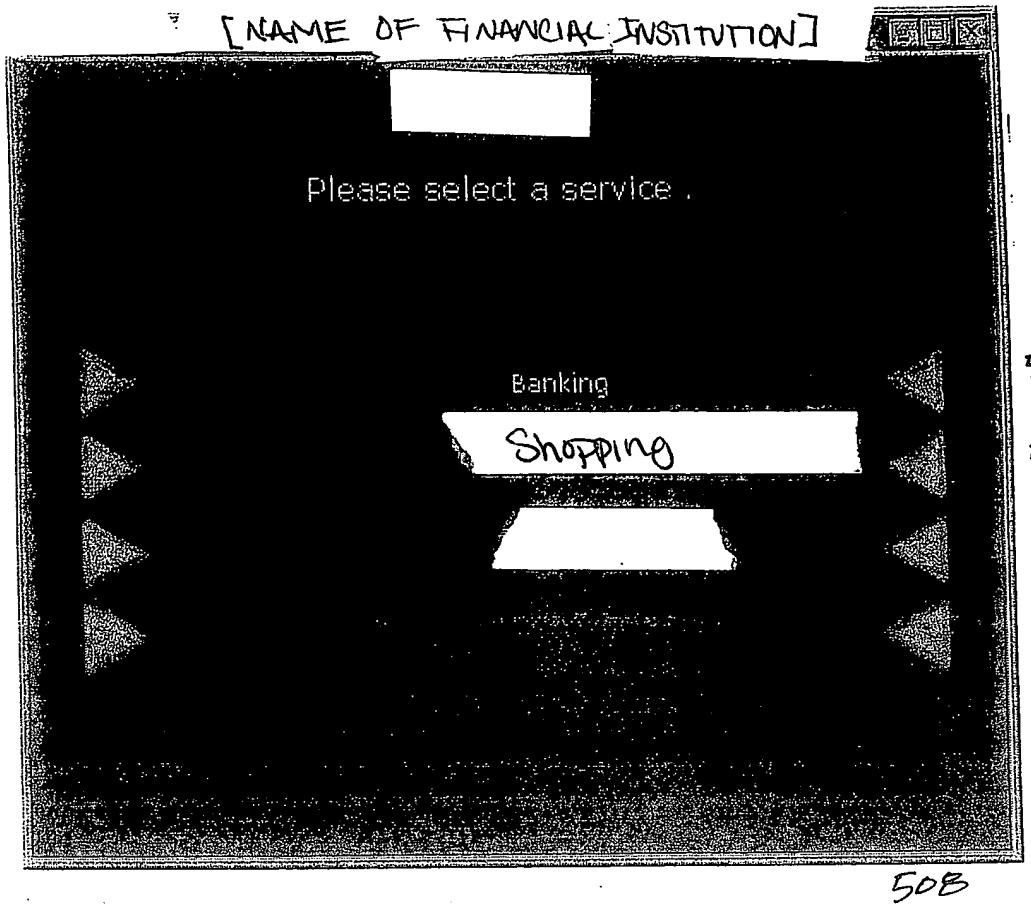


FIGURE 5

BEST AVAILABLE COPY

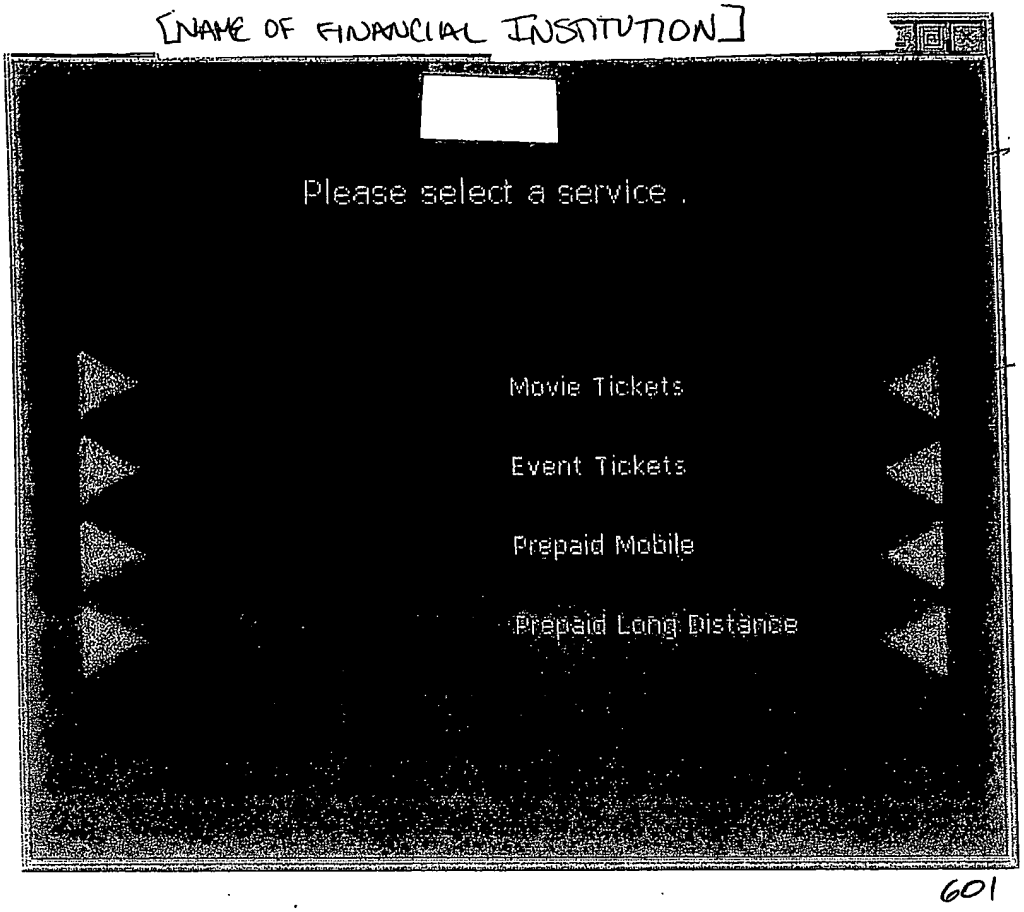


FIGURE 6

BEST AVAILABLE COPY

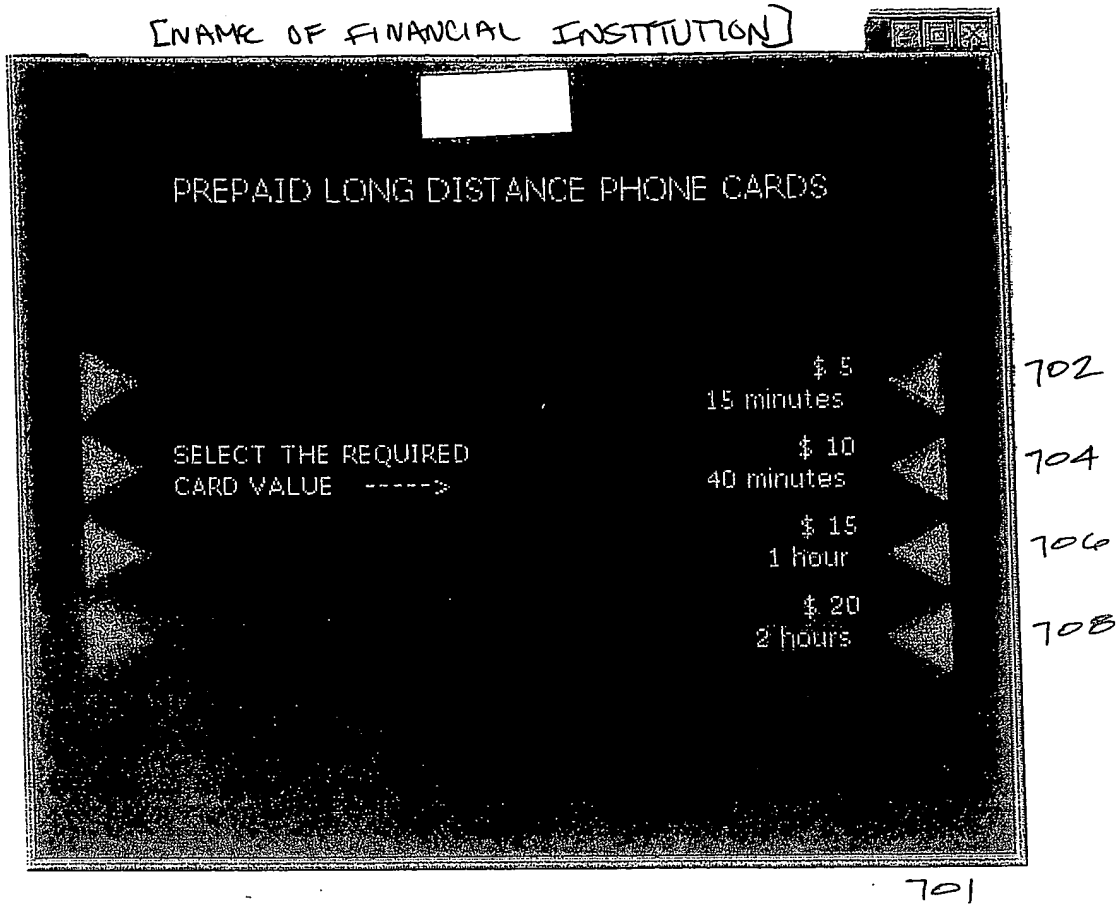


FIGURE 7

BEST AVAILABLE COPY

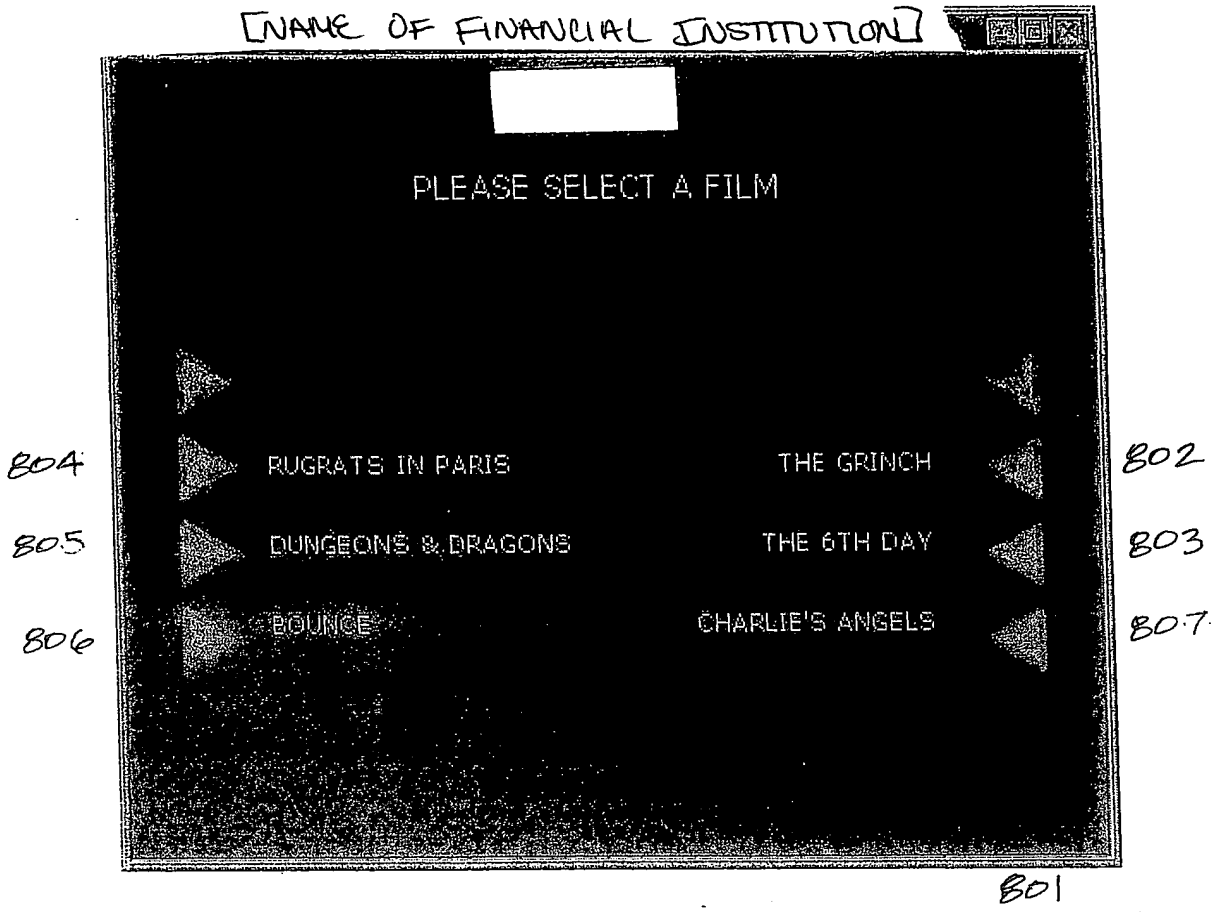


FIGURE 8

BEST AVAILABLE COPY

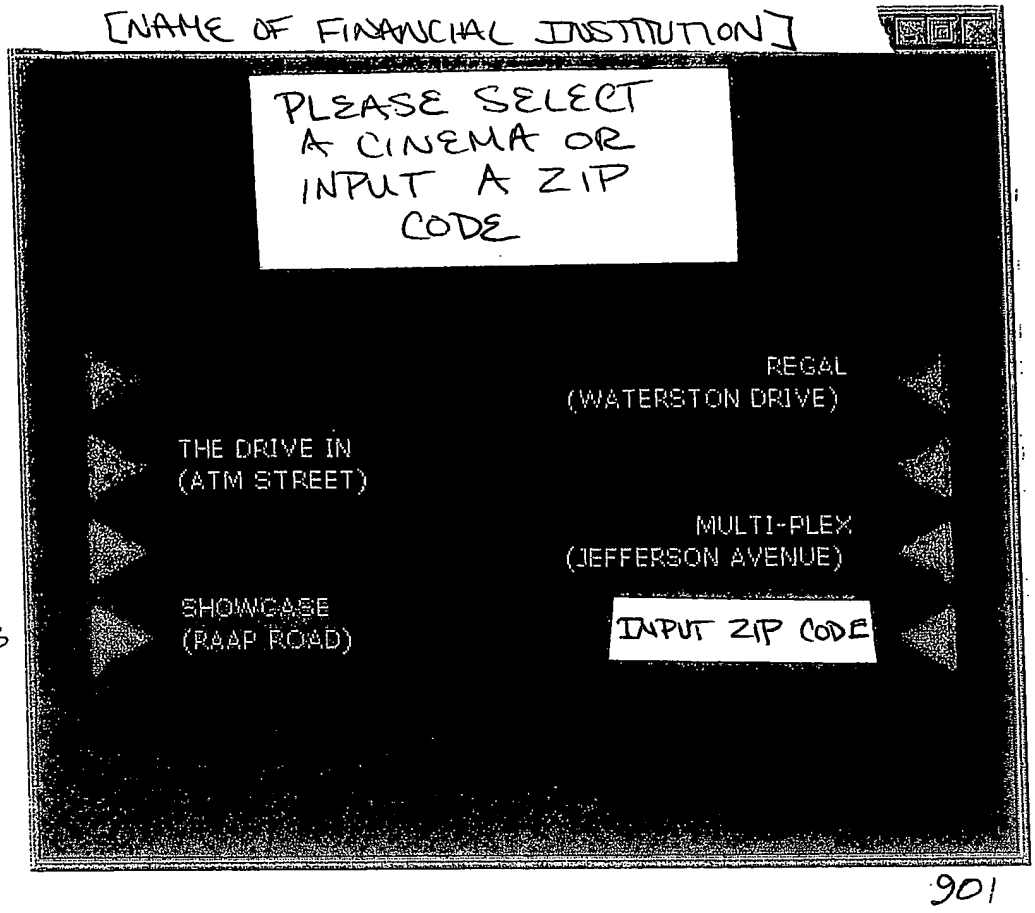


FIGURE 9

BEST AVAILABLE COPY

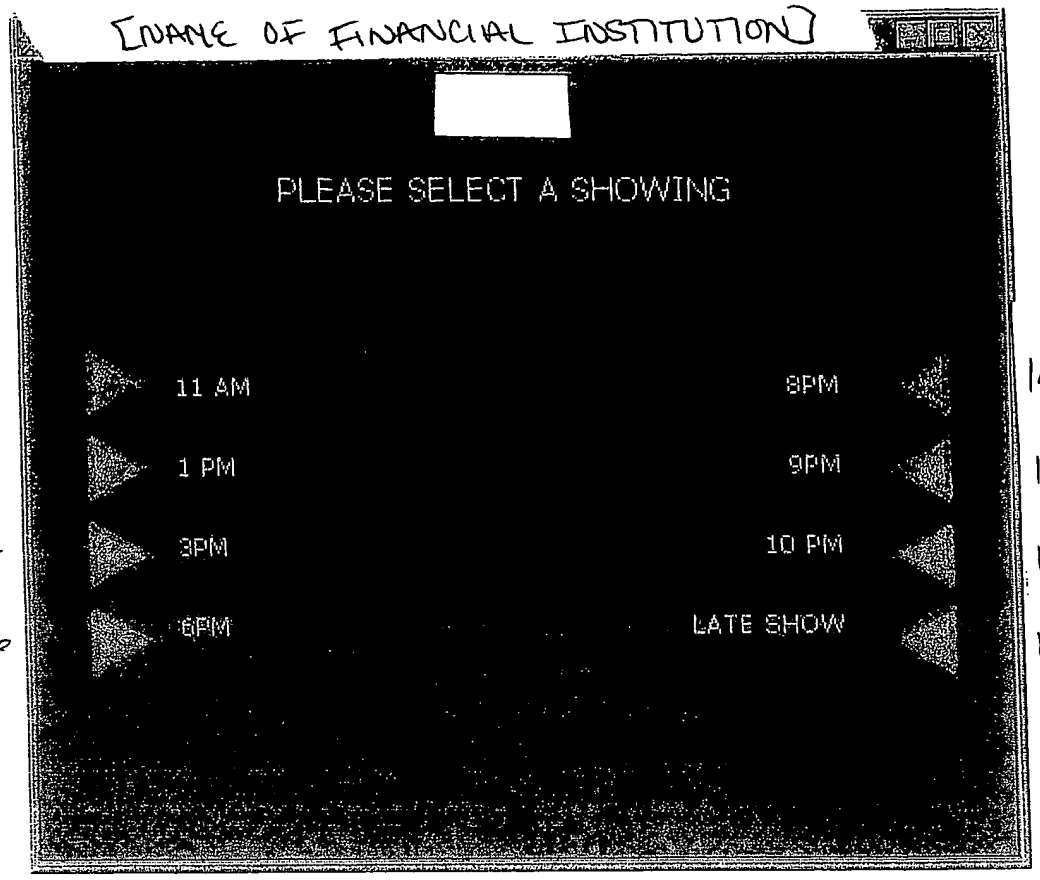


FIGURE 10

BEST AVAILABLE COPY

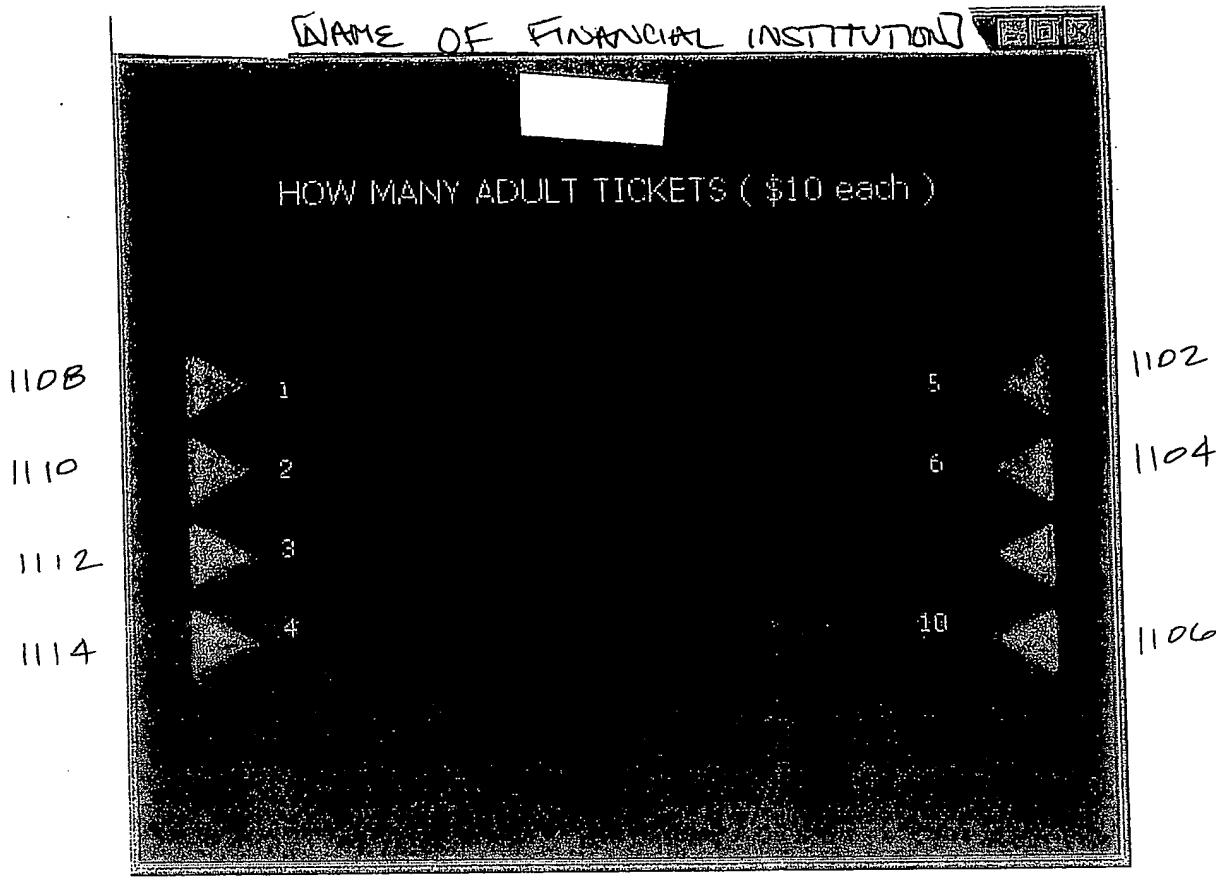


FIGURE 11

BEST AVAILABLE COPY

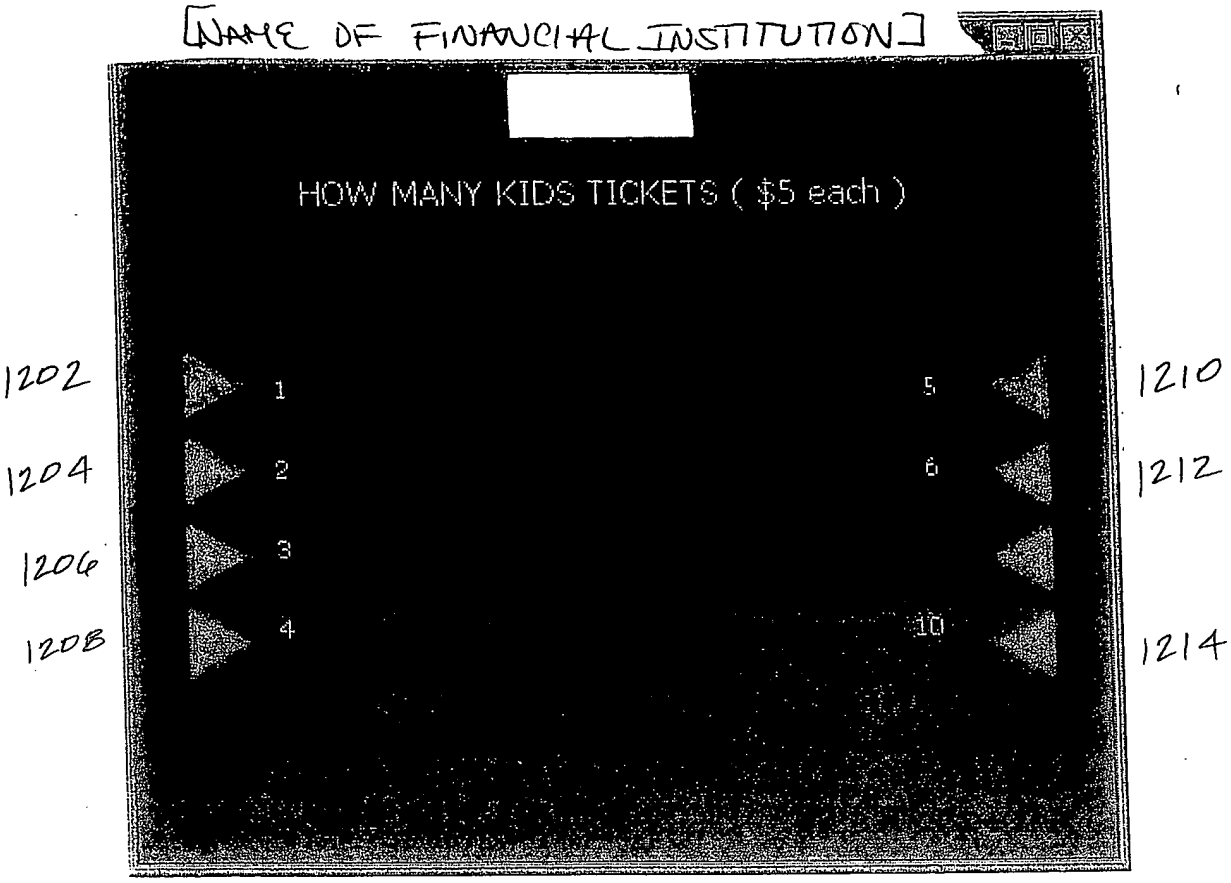


FIGURE 12

BEST AVAILABLE COPY

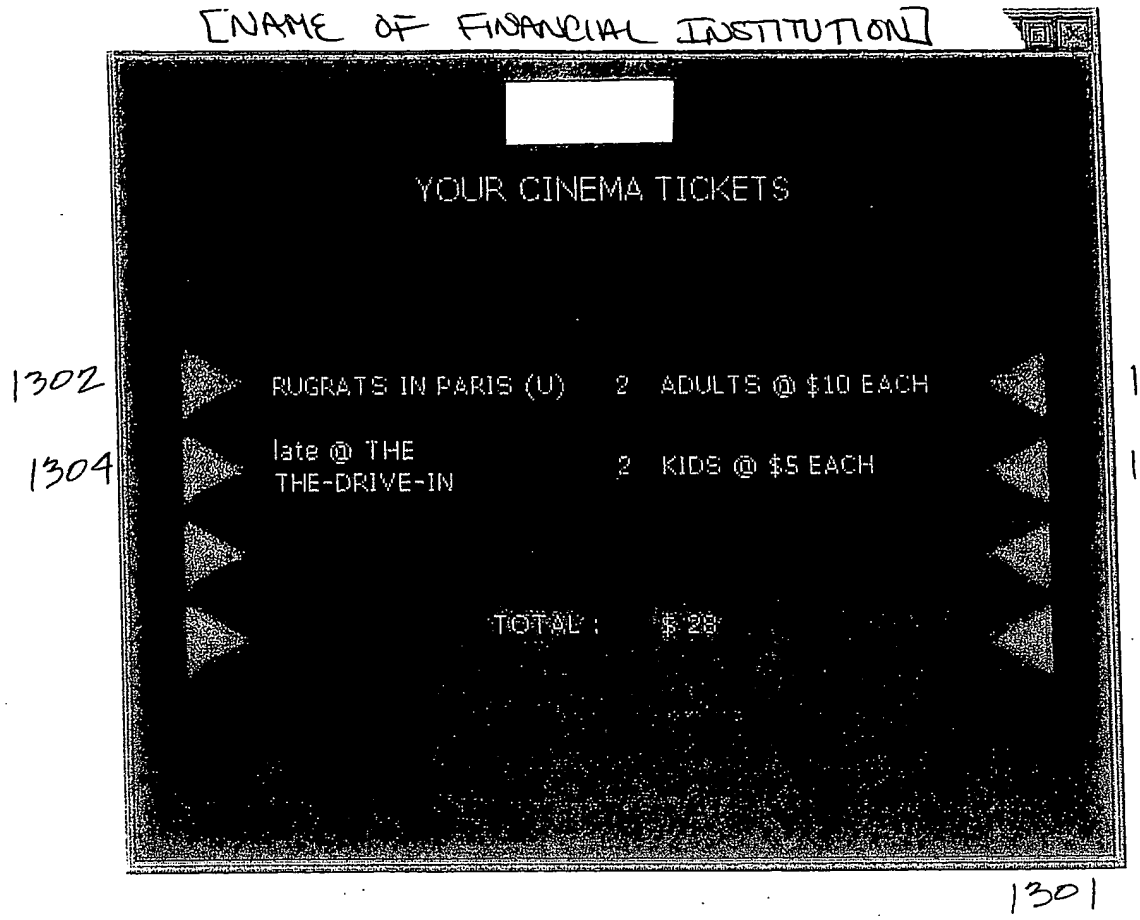


FIGURE 13

BEST AVAILABLE COPY

Figure 14

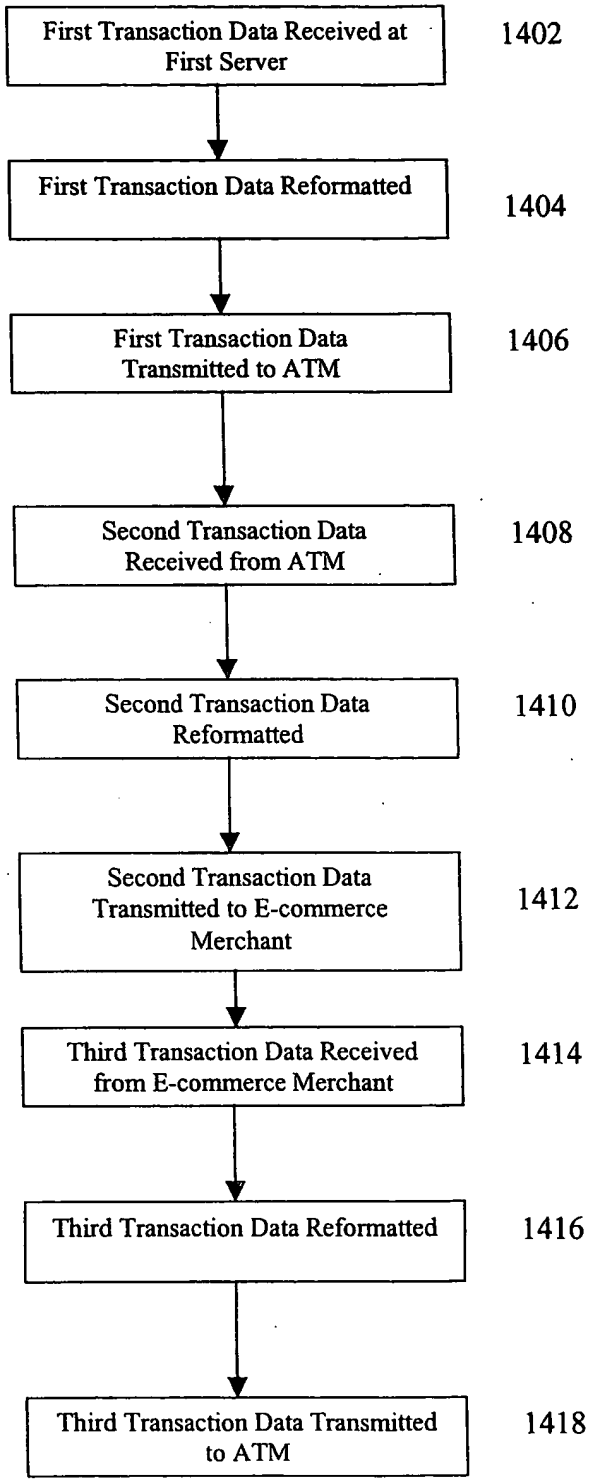

First Transaction Data Received at First Server
1402
First Transaction Data Reformatted
1404
First Transaction Data Transmitted to ATM
1406
Second Transaction Data Received from ATM
1408
Second Transaction Data Reformatted
1410
Second Transaction Data Transmitted to E-commerce Merchant
1412
Third Transaction Data Received from E-commerce Merchant
1414
Third Transaction Data Reformatted
1416
Third Transaction Data Transmitted to ATM
1418

FIGURE 15A

```
<tag>
1502  <vendor name="yourdotcom.com">
1503  <message id="card1">
1504  <header>
1505  <name/>
1506  <title>Please make your selection. </title>
      </header>
1507  <footer>
          www.yourdotcom.com
      </footer>

1508  <serverdata>
1509  <data>
1510  <name>ATMZIP</name>
1511  </value>
      <data/>
      </serverdata>

1512  <choice>
1513  <link>www.yourdotcom.com \gcvalue.asp</link>

1514  <label> $1 Gift </label>


1515  <data>
          <name>GCValue
          </name>
          <value>1</value>
          </data>
      </choice>
1516  <choice>
1517  <link>www.yourdotcom.com \gcvalue.asp</link>
1518  <label> $2 Gift</label>
1519  <data>
          <name>GCValue
          </name>

          <value>2</value>
          </data>
      </choice>
  </message>
  </vendor>
```

The resulting output is,

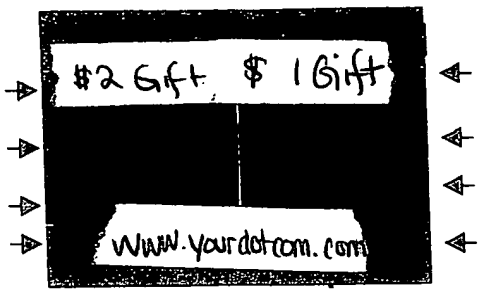


FIGURE 15B

BEST AVAILABLE COPY

```
<?xml version="1.0"?>
<        version='1.0'>
<vendor name='vendorname'/>
<message id='messageid'>
        <header>
            <name>SELECTION PAGE</name>
            <timer>10</timer>
            <title>PLEASE MAKE YOUR SELECTION</title>
        </header>
        <choice>
            <link>www.selectionpage.com/firstpage.asp</link>
            <data>
                <name>
                    CARDNUM
                </name>
                <value/>
            </data>
                <data>
                    <name>
                        phonenumber
                    </name>
                    <value/>
                </data>
                <data>
                    <name>PIN</name>

                </data>
        </choice>
    <infotext><input name="phonenumber" type='text' format='N' minvalue='0' maxvalue='1000000'
    maxlength='9' isrequired='true'>
    </infotext>
        </message>
    </eraap>
```

FIGURE 15C

For the above example the response expected assuming that a gift certificate of $1 was selected.

Using HTTP Get.

www.youdotcom\GCValue.asp?value=1 1520

Using HTTP Post. 1522

```
<serverdata>
<link>http://www.yourdotcom\gcvalue.asp</ink/>
<data>
        <name>value</name>
        <value>1</value>
</data>
</serverdata>
```

FIGURE 15D

FIGURE 15E

Page requested from the Merchant and displayed on the ATM.

```
<?xml version="1.0" encoding="UTF-8"?>
<tag versi n="1.0">
    <vend r name="PHONECARD.COM"/>
    <message>
        <header>
            <name/>
            <title>PLEASE MAKE YOUR SELECTION</title>
        </header>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$10.00</label>
            <data>
                <name>value</name>
                <value>10</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$20.00</label>
            <data>
                <name>value</name>
                <value>20</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$30.00</label>
            <data>
                <name>value</name>
                <value>30</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
    </message>
</tag>
```

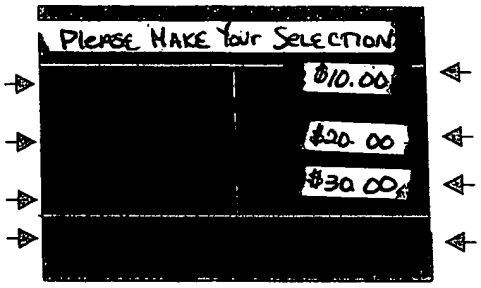


FIGURE 15F

BEST AVAILABLE COPY

FIGURE 15G

Using HTTP Get.

http://www.phonecards.com/selection.asp?value=10

Using HTTP Post.

1524

```
<?xml version="1.0" encoding="UTF-8"?>
< tag >
<request>
    <data>
        <name>value</name>
        <value>10</value>
    </data>
</request>
</ tag >
```

FIGURE 15H

```
< tag version="1.0">
<vendor name="PHONECARD.COM"/>
```

1526

```
<responsedata>
        <data>
                <name>DOTCOMTXNID</name>
                <value>87234873124</value>
        </data>
        <data>
                <name>TXNVALUE</name>
                <value>10</value>
        </data>
        <data>
                <name>ReceiptID</name>
                <value>98349098993</value>
        </data>
</responsedata>
<receipt>
THANKYOU FOR USING THIS ATM <BR/> YOUR UNIQUE ID IS  <BR/>98349098993
<cut/></receipt>
</tag >
```

Figure 16

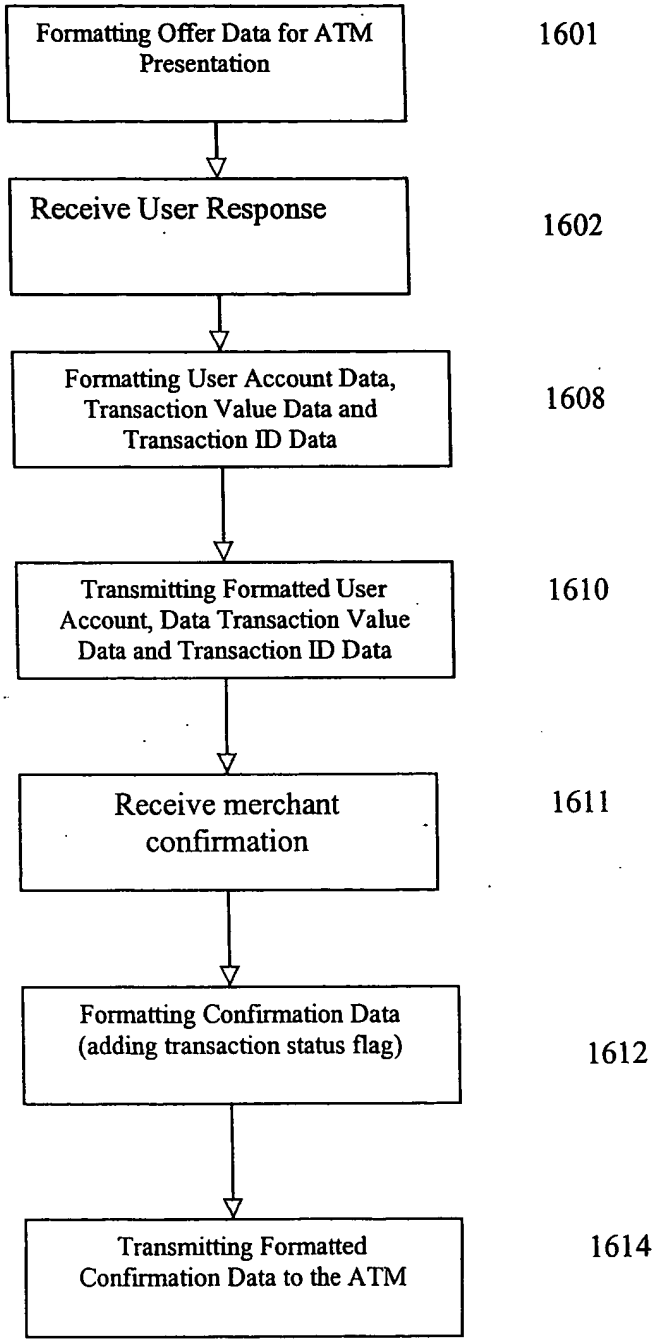

Formatting Offer Data for ATM Presentation
1601
Receive User Response
1602
Formatting User Account Data, Transaction Value Data and Transaction ID Data
1608
Transmitting Formatted User Account, Data Transaction Value Data and Transaction ID Data
1610
Receive merchant confirmation
1611
Formatting Confirmation Data (adding transaction status flag)
1612
Transmitting Formatted Confirmation Data to the ATM
1614

Figure 17 (step 1601)

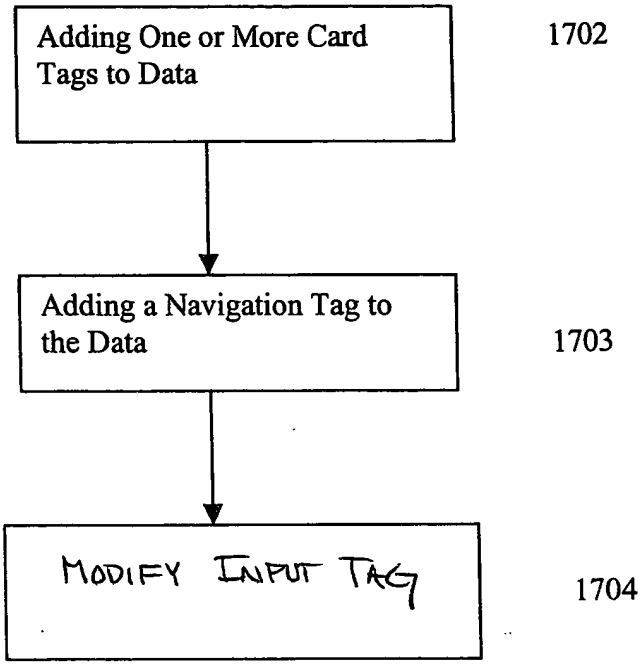
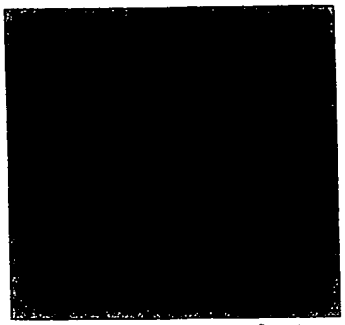
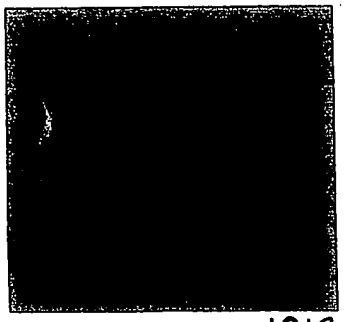


FIGURE 18A

```
<?xml version="1.0"?>
<!DOCTYPE tag >
<tag >
1802  <card id="authors"> 1801
        <crt>
          <p align="centre" area="area1">
1804        SELECT AN AUTHOR YOU ARE INTERESTED IN:
          </p>
          <do type="fkey1" label="JANE AUSTIN>">  1810
            <go href="#janea"/>    1808
          </do>
1806      <do type="fkey2" label="ARTHUR MILLAR>">
            <go href="#arthurm"/>
          </do>
        </crt>
      </card>     1807
1814  <card id="janea">
        <crt>
          <p align="centre" area="area1">
            SELECT A BOOK BY JANE AUSTIN:
          </p>
          <do type="fkey1" label="PRIDE & PREJUDICE>">
            <go
1809  href="http://www.server.com/routing.asp?atmserviceid
      =14&tag ID=$( tag id)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK
      =http://www.raap.amazonian.com/buy.asp?bookid=japp"/>
          </do>
          <do type="fkey2" label="SENSE & SENSIBILITY>">
            <go href="
      http://www.server.com/routing.asp?
      atmserviceid=14&RAAPID=$( tagid)ATMSERVICEID=3&PWD=TBC_P
      ASSWORD&LINK=https://www.tag.amazonian.com/buy.asp?book
      id=jass"/>
      </do>
          <do type="fkey5" label="AUTHORS">
            <go href="#authors"/>
          </do>
        </crt>
      </card>
      <card id="arthurm">
```


1811


1812

BEST AVAILABLE COPY

FIGURE 18B

```
</card>
<card id="purchase">
  <crt>
    <p align="left" area="area1">
YOU HAVE SELECTED SENSE AND SENSIBILITY BY JANE AUSTIN
THE PRICE OF THIS BOOK IS $54.33. DO YOU ACCEPT OR
DECLINE.
    </p>
    <do type="fkey5" lable="< Decline">
      <go href="#finish"/>
    </do>

    <do type="fkey4"  lable= Accept >">
      <go href="
https:// www. server.com/routing.asp?
atmserviceid=14& tag ID=$(tag id)&TXNSERIALNUMBER=$(txnse
rialnumer)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK=https://w
ww.tag.amazonian.com/bookid=jass&TXNVALUE=54.33&TXNCARD
NUM=$(cardnum)&TXNCARDEXP=$expdate)&TXNCARDNAME=$(cardna
me)"/>      </do>
  </crt>
</card>
<card id="finish">
  <exit/>  1813
</card>
</tag >
```

FIGURE 19

BEST AVAILABLE COPY

The following may then be returned from the server.

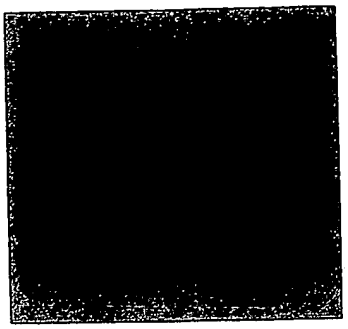
```
<?xml version="1.0"?>
<!DOCTYPE raap>
<raap>
  <card>
    <txnstatus dotcomtxnid="231231231"
txnserialnumber="4922" raaptxnid="1234567"
type="authorize"/>
    <crt>
      <p area="area1" align="center">
        PLEASE WAIT FOR YOUR RECEIPT
      </p>
    </crt>
    <rcpt>
      <p align="center">
        AMAZONIAN BOOKS CORP
      </p>
      <p align="left">
        PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE
        <br/>
        RECEIPT ID:023923782
      </p>
      <p align="left">
        <br/>
        <br/>
        <br/>
        PLEASE BUY ANOTHER BOOK
      </p>
    </rcpt>
  </card>
</raap>
```

1930

1932

1934

1936



1937

1936

AMAZONIAN BOOKS CORP

PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE
RECEIPT ID: 023923782

PLEASE BUY ANOTHER BOOK